

THE IMPACT OF LOANS AND HUMAN RESOURCES ON COOPERATIVES'
PERFORMANCE: A CASE STUDY OF COOPERATIVES IN KOTA
TANGERANG

By

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SWISS GERMAN UNIVERSITY

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STATEMENT BY THE AUTHOR

I hereby declare that this submission is my own work and to the best of my knowledge, it contains no material previously published or written by another person, nor material which to a substantial extent has been accepted for the award of any other degree or diploma at any educational institution, except where due acknowledgement is made in the thesis.

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ABSTRACT

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As one of the most important components in the community in improving the welfare of the middle lower class people. Cooperatives these days face a fierce competition in the market. Cooperatives have to face competitors from other cooperatives, modern retail, or other financial institutions. From the previous research, the impact of Loans and Human Resources are debatable towards the Cooperatives' Performance. In order to compete in the current market, cooperatives have to eliminate their weakness. Therefore, improving their performance is necessary. This research tries to find out whether the Loans and or Human Resources of the cooperatives are substantial to be improved. From the data obtained, it was found out that Loan does not affecting Cooperatives' Performance significantly. However, Human Resources was found significantly affecting Cooperatives' Performance.

Keywords: Cooperatives, Human Resources, Performance Measurements, Loans



DEDICATION

I dedicate this works for the future of the country I loved: Indonesia.



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